



## **Rebuild Iowa Task Force Long Term Recovery Planning Meeting Notes**

Governor Chet Culver  
Lt. Governor Patty Judge, RIO Executive Director

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**October 24, 2008 – 9:30 am – 3:30 pm  
Iowa Department for the Blind – Assembly Room  
524 Fourth Street, Des Moines, Iowa**

### **Task Force Members Present:**

Carroll Reasoner, Co-chair, Cedar Rapids  
Amy Truax, Co-chair, Parkersburg  
Lu Barron, Linn County, Cedar Rapids  
Senator Bob Dvorsky, Iowa General Assembly, Coralville  
Jim Erb, Attorney and Mayor, Charles City  
Steve Hammes, Hammes Business Planning and Strategy, Cedar Rapids  
Larry Hulse, City of Des Moines, Des Moines  
Glenn Leach, Diocese of Davenport, Davenport  
Brenda Martin, Iowa Central Community College, Fort Dodge  
Kristin Roberts, Coe College, Cedar Rapids  
Steve Smith, JE Dunn Construction, Clive  
Sally Stutsman, Johnson County Supervisor, Riverside  
Sue Weinacht, Hawkeye Labor Council, Hiawatha  
Julie Wulfekuhle, Tom Riley Law Firm, Independence

### **Resource Members Present:**

Jody Braverman, Southgate Development Services, Iowa City  
Phillip Delafield, City of Des Moines, Des Moines  
Tracey Dormandy, Iowa State University Extension, Creston  
Karin Ford, Iowa Department of Public Health, Des Moines  
Karen Gaddis, CEI Equipment Co, Cedar Rapids  
Gina Hardin, Des Moines County Emergency Management, Denmark  
Barbara Knight, Community Volunteer, Cedar Rapids  
Darryl Knight, Iowa State University, Ames  
Carmen Langel, University of Iowa, North Liberty  
Pamela Miner, City of Davenport, Davenport  
Michael Morman, Durrant, Des Moines  
Keri Neblett, Crisis Center, Iowa City  
Robert Olson, Durrant, Des Moines  
Elizabeth Pearson, Iowa Policy Project, Iowa City  
Michael Stadie, Lutheran Services in Iowa, Davenport  
Dee Vanderloef, Iowa League of Cities, Iowa City

### **Staff:**

Ben Banowetz, SPPG	Arlinda McKeen, SPPG	Laura Stein, RIO
Adam Bartlett, RIO	Ronald Randazzo, RIO	Julie Struck, RIO
Susan Dixon, RIO	Tom Slater, SPPG	Aaron Todd, RIO

## **Welcome and Opening Comments**

Reasoner welcomed the group and thanked everyone for attending and asked attendees to introduce themselves. Truax commented on the agenda for the day and deferred to McKeen. McKeen reminded the Task Force that the task for the day was different than the task the last time the group met. She reminded them that the group was looking at process and, as recovery moves forward, how to make Iowa even better than it was before. McKeen urged the group to consider how to rebuild better and how to plan for such things as new technology that allows for energy efficiency and independent living.

McKeen discussed the Rebuild Iowa Advisory Commission's 45-Day Report and noted that report was focused on what to do immediately, though there were also subsequent recommendations that the Commission wanted to consider for the long term. The challenges for the day are to look at overarching goals for the state. She commented that many of the issues that emerged from the first meeting will be discussed today and the focus of the day would be on long-term recommendations. She also noted that floodplain management and the responsibilities that go along with it will be discussed. McKeen commented that the expectation for the 120-Day Report process is not to have separate Task Force reports, but to recognize the overarching issues and meld the information into one report. Each Task Force is contributing to a single report, with no individual Task Force reports issued.

## **Member News and Updates From Around the State**

Participants shared experience of recovery progress in their areas of the state. A Task Force member discussed that much of the activity has involved with working with FEMA and the Governor's first injection of money. The administration of that will be a challenge, particularly with no additional staff at the local Council of Government (COG.) He noted a desire to hone in on FEMA rules, particularly since the flood was a 500-year flood and FEMA rules are 100-year flood rules. There was discussion that only two-thirds of the counties FEMA works in have long term recovery committees to help plan. A Task Force member commented that the Green Shirt recovery is a primary driver in his county that is helping with recovery.

Some cities are working with county, state, and federal resources to expedite recovery and have formed committees that meet weekly to discuss pertinent issues in addition to redevelopment and how to best leverage resources for forward-thinking projects such as light rail. There was discussion about communication and the difficulty in getting information to residents.

There was concern expressed by some related to the coordination of the large projects, and that has been an impetus for working with private consultants. Some colleges affected by the disaster have been working with Tulane University on a disaster recovery plan.

Task Force members commented that some of the cities affected have moved forward with buyouts of some residential homes to help expedite the process. Concern was expressed for homes that have not been identified by FEMA that might slip through the cracks. Rebuilding affordable housing in unsuitable areas was also discussed as a concern by the group. The group felt that the number of homes with indirect damage is very high due to the old storm sewers and old infrastructure which does not usually get fixed until it fails. Task Force members indicated that the high cost of repair made infrastructure repairs difficult and indicated a need to prioritize repairs before they fade from the spotlight.

A Task Force member commented on a plan by a realtor that offered ten properties packaged together to help loosen the market. Many were owned by seniors that did not want to go back in the homes. Eight out of those ten homes were purchased through an auction process.

Task Force members commented that there are few programs available to commercial uses and landlords, which compounds the problem in that the resident is out of a home and the home owner has no financial assistance to rebuild. Another Task Force member commented that 40 percent of the affected homes in Cedar Rapids were tenant homes.

McKeen asked how the case management system was working in affected communities. Members of the Task Force commented that the need for a case management system is high, but people are not familiar with it, and some also avoid government help. Most agreed that the program was important, given that floods occur in most years. Some suggested that working with faith-based and local organizations provides a better sense of comfort for victims. There was discussion regarding the need for funding for case management and moving past volunteers to hiring and training professionals. Members of the group also indicated that 211 was a valuable tool to connect victims with resources. The group agreed that consistent outreach of 211 was important for future disasters.

The group asked if there was data being gathered by any of the agencies. Some indicated that data is being collected through the Iowa Concerns Hotline, including why a person might not be eligible for assistance. Others also commented that the Green Shirts track data.

Martin talked about CIRAS and how they help manufacturers. CIRAS contacted emergency management coordinators (EMCs) and individuals in communities to try and identify manufacturers that were affected by the disaster. It was hard to identify who was affected. They formed a committee to personally call over a thousand manufacturers to ask questions about their need. This structure will be formalized and maintained to help with future disasters. CIRAS visited with manufacturers to get information on their situation and what they need to move forward. Each company is different, with different needs. CIRAS is also able to leverage expertise through Iowa State University and other states to offer expert advice to companies. CIRAS also works with Safeguard Iowa to help.

Task Force members commented about local efforts to assist businesses, including work with local chambers to set up loans with very few strings to any business for up to \$5000 as long as they are in business for six months. Other chambers have created adopt-a-business programs that have been successful in their community.

The group felt that recovery now shifting into more detail-oriented work that is frustrating Iowans that need assistance. Disaster recovery personnel and related are leaving Iowa for other states and, that exacerbates the issue. Another issue is that the database for the web-based version of 211 does not work well with the database of volunteers that call into 211, making coordination of volunteers hard.

Other Task Force members updated the group on their efforts to assist with recovery, including a free workshop that will occur after the HLESM conference to help with long-term, sustainable planning for communities that ask for it. Others discussed tapping endowed programs for short term loans that could be repaid later. The group recognized that one entity cannot take care of everything and multiple players will need to be at the table for recovery to work.

Members of the group noted that Parkersburg had a different type of disaster, with the tornado damage, than the rest of the state. A long term recovery committee created in the first week is still meeting regularly and has received assistance from HLSEM. Over \$450,000 was raised in the first few weeks to provide immediate assistance to people. Insurance companies were good partners and reached out to victims to help. The group recognized that the recovery in Parkersburg was going well and also noted that tornado coverage on a homeowners policy helped victims recover quicker than flood victims. The group felt there was a need to recognize that individuals impacted by the floods should not have to be an attorney to read the fine print on their insurance policies on what is not covered. Residents in some communities cannot have flood insurance due to hoops for communities to jump through. The group urged this be considered and find out why insurance does not cover this.

Members of the group expressed concern about infrastructure needs that have to be addressed including the policy of FEMA to not cover upsizing, creating a gap. Others reiterated that cities cannot rebuild alone, and help from a variety of levels will have to happen for a successful rebuild of the state.

### **What Exactly Is Long Term Recovery Planning? – Susan Dixon**

Dixon commented that long term recovery planning is an action and not about creating something that sits on a shelf and collects dust. It is a process and involves bringing communities together.

Dixon stated that long-term refers to the need to re-establish a healthy, functioning community that will sustain itself over time. The process will allow for the identification of a post-disaster vision that involves bringing communities together to focus on their long-term recovery issues and needs. Once those are developed communities can then develop projects and strategies to address those needs.

She commented that in the planning process, a community must find an acceptable balance between the tax base needs and level of risk. FEMA has a good model to use, however drawing new floodplain or development lines will not make everyone happy. Some will not like where lines are drawn, but an open process is the best way to go.

Members felt that community can be hard to define. Dixon noted that areas are multi-jurisdictional and lines can cross. Dixon commented that regional problems need regional solutions. She also noted that if Iowa is going to plan for the future, Iowa should consider how to rebuild smarter to plan for future needs. Others in the group commented that the world has changed since the last meeting with falling gas prices and the declining economy.

McKeen asked if the group wanted to rebuild to the way Iowa was and if they wanted to think about the economy of the future in rebuilding. Communities have the authority to recover in their community, but do not always have to work together. Members of the group replied that there is a new normal and the decisions will not always be popular. Iowa has to ask hard questions like whether we rebuild Oakville.

### **Progress Reports – Presentation and Discussion**

#### *Long Term Community Recovery*

Aaron Todd from the RIO commented that FEMA long term recovery has been targeted for ten communities in Iowa. He noted that there are three areas that are moving forward involving several different agencies. He also gave an overview of the Oakville community planning process to add capacity to their local government. Todd indicated that there are many issues

including infrastructure and community service to help. He commented on the work with landscape architects to help design what residents want their community to look like when it is rebuilt. He reported that there was a welcome back open house to bring residents back and their goal is to have a plan in place in early December so locals can begin work on it. It was asked how cities were determined for funding for the FEMA process. Dixon replied that impact and the ability to recover from the impact were determining factors for FEMA. There is no money in the program, only planning assistance.

#### *Case Management and Long Term Recovery Committees*

Julie Struck talked about disaster recovery case management at the RIO. She commented that it is a consortium of groups that come together in time of disaster. Currently there are 31 beginning committees working in Iowa with 25 that have bylaws and chairs elected. She commented that the committees are really there for unmet needs. She noted there is coordination with the State Voluntary Organizations Active in Disaster (VOAD) to help statewide. She commented that the hope is many of the committees that are established are able to be sustained to be in place for the next disaster. Struck discussed the Christian Reformed World Relief Committee (Green Shirts) and the help they have provided in nine communities with four additional communities they are working in. She also noted that the Iowa Disaster Human Resource Council is another valuable asset. The group asked how long the Green Shirts would be in Iowa. Struck noted that there are assessments scheduled for the month of November and there are some counties that need assessments that are trying to schedule time. She expressed hope they are able to get all of them done, but Struck does not see them being in the state after the end of the year.

#### *Housing*

Dixon presented housing information on behalf of Joe O'Hern from IFA. She commented that 22,725 approved applications have been received for \$116 million in housing assistance. She reported that there were 559 occupied FEMA mobile homes for those seeking emergency shelter. The state made \$20 million available in Jumpstart Funds to six Councils of Government (COG) regions. Dixon commented that Community Development Block Grant (CDBG) funding totaling \$35 million was in the process to be distributed. She noted that state funds have far fewer restrictions than CDBG funds. CDBG also have income restrictions, meaning the eligible income limit might drop to meet federal restrictions. Eligible activities under Jumpstart are mortgage assistance, home repair, and rebuild. She noted that the goal is to administer the funds from a local level rather than a state level.

#### *Small Business Assistance*

Laura Stein from the RIO talked about the \$30 million pool of business assistance in the Jumpstart program. Administered through the Iowa Department of Economic Development, the Jumpstart Iowa Small Business Assistance Program provides forgivable loans to small businesses. The funds will help pay down their SBA loans from the federal government, and will provide funding to promote sustainable rebuilding efforts. The maximum award is a \$50,000 loan, plus an additional \$5,000 for energy-efficient appliances. The loans will be forgiven if the business opens its doors within 12 months of receiving funds. The participants commented that a business had to have already been approved for a loan to be eligible for the Jumpstart funds. She noted that the group could make a recommendation to look at expanding assistance to businesses that are self insured.

Some members of the Task Force questioned where the funds for the Jumpstart program came from. Stein replied that it was money that was in program budgets that had been reallocated. Jumpstart is a one-time program and not an annual appropriation. She commented that total

state funds in the program amounted to \$30 million with \$15 million from the federal government. The group questioned if the recent market activity has affected the loans. Stein replied that the credit market has not been an issue so far. Others in the group asked if the SBA loan process and the requirement to be in business for a year was a complaint. Stein noted that she heard that, but that SBA verified that they are not required to have drawn down on the loan, and she would urge them to appeal the decision if they were denied based on that. Todd reiterated that non-profit organizations were also eligible for the Jumpstart funds. The group asked if rental properties were eligible. Stein replied that they were not eligible. Dixon noted they are looking at the homeowner aspect and are trying to accommodate that. Members of the group stated that community colleges are charged by DED to provide training, and funding for that training was reduced, presumably for this program. Stein noted that there was a give and take in all areas.

### **Long Term Recovery Task Force Issues Review – Facilitated Discussion**

McKeen reviewed the immediate recommendations from the 45-Day Report. McKeen also reviewed the subsequent recommendations and noted that would be the focus of the discussion.

Task Force members noted that local legislators met with a professor of hydrology at The University of Iowa who commented that he had not been contacted to assist with mapping. Others felt that part of the problem is that FEMA and the federal government do most of the mapping, and they do not like to have someone else do it. McKeen noted that for maps to be official and usable for insurance and damage assistance, they have to be FEMA certified, and Iowa isn't high on their priority list. FEMA will not say if they will accept the maps unless they see one. Members of the group felt that the state should work with University professors to expedite the mapping in Iowa. A Resource Group member commented that FEMA would be moving on to the next disaster soon, and Iowa will have to move forward without FEMA on the ground. Slater asked if the climate change issue came up with the University of Iowa modeler. The Resource Group member replied that there are no gauges on the river between Cedar Rapids and Iowa City. Some felt gauges were not needed because technology has advanced. Dixon commented that river gauges help with a warning of when the water is coming from a planning and flood management perspective.

Other Resource Group members stated that there was an opportunity for funding, but that only two percent of grants are accepted. Some labs have experience at reoccurrence intervals, calling the floods 500-year floods not scientifically accurate when one considers land use and climate change. Land use should be considered as mapping progresses.

A Task Force member noted that the use of insurance was not in the 45-Day Report. Dixon replied that private flood insurance is available, and it is very expensive. Slater commented that flood insurance is coming up often and is becoming a priority issue. The group replied that if a flood happened again the federal government and state would have to kick in more money. Some in the group questioned why the state could not examine each home to see if they have insurance. Others in the group felt tired of flood insurance problems and stated they did not want to bear the fiscal burden of others.

Other group members commented that their city created their own maps when they realized the existing maps were insufficient and not practical. The city created their own maps where they thought the flooding would be and saved many homes by not allowing development in those areas.

## **Overarching Planning Principles for Long Term Recovery**

McKeen welcomed the group back from lunch and reviewed the plan for the afternoon. She noted that the Task Force was different than others and that the range of discussion should look at one, five, and ten years out in its recommendations for long-term recovery.

Some Task Force members suggested changing “Rebuild Iowa” to “Re-imagine Iowa” to emphasize that Iowa is looking to rebuild smarter and better. Others noted a need to start with a clean slate and to coordinate work according to watersheds rather than county by county. There was concern expressed that Iowa is not ready for change.

There was discussion about the number of counties in Iowa and that if county lines were removed from a map, population clusters would create a vastly different format than the existing map. There was also discussion about a perceived lack of political imperative for change because of the disasters. The group indicated that if there is an injection of capital, a vision would have to tie into an economic focus or risk having visionary ideas simply floating around with no implementation.

The Task Force noted there are strong rural versus urban feelings in Iowa. Money will be the driving force for significant change. Others wondered what will happen if the workforce continues to move to the urban areas and leave rural communities without a commercial center tax base. Some cited a need for new transportation systems to help with the shift while others felt that gas prices can influence decisions on where to live, but personal economics can also drive where a person lives.

A few members of the group questioned how to define a region in terms of the flood. The group felt it was important to identify what is practical to respond to. There were questions on what such a region would look like geographically, how it would be governed and funded. The group recognized the many regions within the state and questioned if it would be wise to create new regions or to use existing regions.

The Task Force noted that physical structures come to mind when re-imagining Iowa. The group felt that it will be important to strengthen the VOAD process to help bring key stakeholders together if new regions are created for long term recovery planning. Some felt that as a result of the process Iowa will bring together people that have not worked together before and it can create different results.

Dixon commented that it was something that has come up from past discussions on how to best get people together that can be a force multiplier.

There are many new corridors that are coming together that encompass areas that are not typical from past efforts that are focused on economic development and the group expressed a desire to consider helping them.

The group commented that they were not sure they could define the watershed areas of the state. There was discussion about attempting to manage the watershed and that such an effort will require the help of all involved. The group felt that the process sheet from Dixon has valid points and should be considered as recommendations.

Members of the Task Force commented on Legislating for Results, a policy approach that looks at the results that are desired without talking about funding. It then looks at the steps that need

to be taken and the steps to take to address the needs. It builds consensus on a regional level and broadens the fiscal base. There are lowans that have been trained in this process.

Resource Group members noted a need to examine resources in Iowa. For the type of infrastructure projects that Iowa needs, accurate population forecasts will be needed to identify the best use of infrastructure resources. Task Force members agreed and discussed the possibility of an intelligent road map to change staffing to rebuild for the future. There was agreement that priorities should provide the most benefit for the buck.

There was a question by the Task Force regarding the function of a waterway in Iowa. The uses and needs of Iowa waterways have changed and are different. Some Task Force members felt that neighborhoods that have been completely destroyed can think big. The Task Force felt that the state should set the bar high and provide locals funding and technical assistance. The state can also provide information on mapping to show where development should occur. The State should also take the lead in creating living standards that appeal to all and future generations.

The discussion shifted to emergency management coordinators (EMCs.) Most felt the current overall structure of local emergency management works well. The group agreed that there were inequities in capacity between counties that can often be attributed to the level of resources available to local EMCs. There was some hesitation to recommend funding from the state for each county to provide a defined set of emergency management services.

The group discussed the inequities in EMC personnel, and one member noted that their EMC asked to become a full time employee. He was not hired full time but given a raise to \$12.99 per hour for his part-time work. Many felt that small counties do not have the resources to have a full time EMC. The group noted that small counties that lack resources would not be able to meet any minimum standards if they were set. There was discussion regarding the sharing of a single EMC among multiple counties. It was decided that was not feasible for one person to cover several counties, should a disaster involve multiple counties. There was also discussion regarding small counties and the fact that some are not able to fund their EM program and staff.

Dixon commented that there are different levels of EMCs within the large urban areas, the medium areas, and the small rural areas. The development of ethanol plants in rural areas places an increased need for hazardous materials training on rural EMCs. Resource Group members indicated they felt this was a health and safety issue, and the state needs to help with funding for the health and safety of lowans.

Members of the Task Force that were affected by the disasters noted that the incident management system worked very well in Parkersburg, and it was very helpful. The group questioned what the minimum requirements should be for emergency response plans. There was agreement that someone has to administer the plans and that person has to have a connection with the state and federal partners to affect policy. The discussion shifted to funding. Some Task Force members felt that it should be the responsibility of locals while some thought that the state should fund it through a mechanism similar to the mental health system so the state has buy-in. Other Task Force members asked if local EMCs should be funded through townships. Task Force members commented that the state mandates that every county have a Sheriff and a jail and that the model for sheriffs might be a good resource.

A few Task Force members commented that they would like to expand green space and consider river enhancements through Community Attraction and Tourism (CAT) grants from the



state. Task Force members expressed hope that those funds would be used for both in the next session.

Task Force members stated that some small business owners are struggling with the city on whether they can rebuild on their existing sites. There was discussion related to allowing homeowners and business owners to rebuild in an existing site that was flooded. A few Task Force members felt this issue overlaps the flood insurance issue. They group felt that many people concluded they were not in harm's ways and did not take a buyout. Members also noted that homeowners did not realize that their homeowner insurance did not cover flood damage. Accessibility and affordability of flood insurance is also important. There was discussion about requiring flood insurance similar to the way auto insurance is required. The Task Force recognized that even those that do not live in a floodplain or near a river can still be affected by significant rainfall. The group also noted that the elderly and low income cannot afford the significant cost of flood insurance.

There was discussion about the recovery in Greensburg, KS, after they experienced their disaster and how officials reviewed their code and rules to amend them and make it friendly for business to rebuild and start over. Others felt that it was important to use CDBG funds in smart and sustainable ways to create creative housing options for low income residents. Others questioned if locals needed to create their own flood maps to help with some of the development along floodplains.

Members of the Task Force stated that they would like to consider best practices from other states to provide guidance to help with recovery. Some commented that CIRAS contacted their counterpart in North Dakota to seek guidance on how they responded. They are presenting on their response to share with their counterparts nationally.

McKeen thanked the group for their time and reviewed the plan moving forward.

### **Final Comments**

Reasoner thanked everyone for coming out and their time. Truax noted that if there is any additional information to please share it with the group.